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**TESTIMONY OF
NATIONAL FEDERATION OF INDEPENDENT BUSINESS (NFIB)
SUPPORTING
HB-5383, AAC ASSOCIATION HEALTH PLANS
BEFORE THE
INSURANCE & REAL ESTATE COMMITTEE
MARCH 15, 2022**

NFIB is the leading small business association in the nation with thousands of members in Connecticut representing a cross-section of the state's economy. For more than 75 years, NFIB has been advocating on behalf of America's small and independent business owners, both in Washington, D.C., and in all 50 state capitals. NFIB is nonprofit, nonpartisan, and member-driven. Since our founding in 1943, NFIB has been exclusively dedicated to small and independent businesses and remains so today. On behalf of those small- and independent- job-providers here in Connecticut, NFIB offers the following comments:

NFIB is committed to seeking legislative healthcare reforms that can help small business owners and their employees; as such, NFIB supports HB-5383, An Act Concerning Association Health Plans, which would authorize association health plans ("AHPs") to be established and operate in Connecticut in accordance with existing federal law by requiring the Department of Insurance to adopt state regulations to implement such.

NFIB's goal is to ensure that small business owners can have access to health insurance that is *affordable, flexible, and predictable*. Having a multiple market-based options at their disposal, including AHPs, can benefit small businesses, their employees, and their families in obtaining affordable health insurance.

Authorizing AHPs in Connecticut as contemplated in HB-5383 will allow for many small businesses owners, including solo practitioners or single member companies, to come together with additional bargaining power, and to have access to quality health insurance plans and pricing options that they may not otherwise be able to obtain absent the ability to band together for group purchasing. AHPs can help Connecticut's small employers essentially have access to large group insurance contracts, which generally have better coverage choices at lower premiums. Allowing for AHPs is a matter of parity for small businesses who are currently prevented from receiving the benefits of large group treatment.

Thank you for the opportunity to comment and for your consideration of NFIB's support for HB-5383 on behalf of small business. For any questions or additional information, please contact Andy Markowski, NFIB's State Director in Connecticut, at 860-248-NFIB.